Amendments To Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.   (currently amended) A method for providing a travel expense report to users, comprising:

receiving, at a transaction processor, a request for the travel expense report, wherein the request includes data selection criteria comprising a corporate transaction account provider identifier, an air sector, and a fare basis code;

~~determining if the request includes a natural language query;~~

parsing the request to retrieve the data selection criteria ~~form the~~ from a natural language query ~~if~~ in response to the request including ~~includes~~ the natural language query, wherein the data selection criteria includes metadata comprising instructions for where to access travel transaction data and financial account data and instructions for how to access the travel transaction data and the financial account data;

receiving a categorized view instruction, wherein the categorized view instruction determines a data placement and format for the travel expense report;

formatting the data selection criteria in accordance with the metadata ~~format requirements of a plurality of disparate travel sources~~, wherein the metadata includes a location identifier corresponding to a ~~the~~ plurality of disparate travel sources and protocol instructions for the plurality of disparate travel sources, and wherein the plurality of disparate travel sources comprise at least one of: a Customer Reservations System (CRS) and an air carrier which store the travel transaction data including travel cost data;

formatting the data selection criteria in accordance with the metadata ~~format requirements of each of a plurality of disparate financial sources~~, wherein the metadata includes a location identifier corresponding to a ~~the~~ plurality of disparate financial sources and protocol instructions for the plurality of disparate financial sources, and wherein the plurality of disparate financial sources comprise financial account providers which store the financial transaction account data including financial charge data;

retrieving the financial transaction account data, including the financial charge data, from at least one of the plurality of disparate financial sources in accordance with the data selection criteria;

retrieving the travel transaction data from at least one of the plurality of disparate travel sources in accordance with the data selection criteria, wherein the travel transaction data includes the travel cost data, the air sectors, and the fare basis codes provided by the air carrier and, wherein the travel transaction data is obtained by the transaction processor;

adding proprietary information to the financial transaction account data and the travel transaction data, wherein the proprietary information relates to a host supplier network;

adding to the travel expense report, line item detail including the financial charge data from the financial transaction account data and from the travel transaction data;

~~analyzing metadata associated with data elements of the financial transaction account data and data elements of the travel transaction data to determine relationships between the data elements;~~

positioning each of the data elements ~~according to the relationships and~~ in accordance with the categorized view instruction, wherein the data elements are marked as billed or unbilled;

conditioning the data elements to create the travel expense report for transmission to a client; and

sending the travel expense report to a client, wherein the client analyzes the travel expense report to determine a level of spend for a defined item over a defined time.

2.   (previously presented) The method of claim 1, wherein the conditioning step includes converting the data elements from at least one of: the disparate travel sources or the disparate financial sources into a single format.

3.   (previously presented) The method of claim 2, further including formatting the processed financial transaction account data into a report.

4.   (previously presented) The method of claim 3, further including:

receiving a query associated with the request;

processing the financial transaction account data and the travel transaction data to extract account data satisfying parameters of the query; and

sending the extracted account data to a client.

5.   (previously presented) The method of claim 4, further including formatting the extracted account data into a report.

6.   (currently amended) A method for a user to obtain a travel expense report, comprising:

submitting a request for the travel expense report, wherein the request includes data selection criteria comprising a corporate transaction account provider identifier, an air sector, and a fare basis code and, wherein the request causes a host to:

~~determine if the request includes a natural language query;~~

parse the request to retrieve the data selection criteria ~~form the~~ from a natural language query ~~if~~ in response to the request including ~~includes~~ the natural language query, wherein the data selection criteria includes metadata comprising instructions for where to access travel transaction data and financial account data and how to access the travel transaction data and the financial account data;

receive a categorized view instruction, wherein the categorized view instruction determines a data placement and format for the travel expense report;

format the data selection criteria in accordance with the metadata ~~format requirements of a plurality of disparate travel sources~~, wherein the metadata includes a location identifier corresponding to a ~~the~~ plurality of disparate travel sources and protocol instructions for the plurality of disparate travel sources, and wherein the plurality of disparate travel sources comprise at least one of: a Customer Reservations System (CRS) and an air carrier which store the travel transaction data including travel cost data;

format the data selection criteria in accordance with the metadata ~~format requirements of each of a plurality of disparate financial sources~~, wherein the metadata includes a location identifier corresponding to a ~~the~~ plurality of disparate financial sources and protocol instructions for the plurality of disparate financial sources, and wherein the plurality of disparate financial sources comprise financial account providers which store the financial transaction account data including financial charge data;

retrieve the financial transaction account data, including the financial charge data, from at least one of the plurality of disparate financial sources in accordance with the data selection criteria;

retrieve the travel transaction data from at least one of the plurality of disparate travel sources in accordance with the data selection criteria, wherein the travel transaction

data includes the travel cost data, the air sectors, and the fare basis codes provided by the air carrier and, wherein the travel transaction data is obtained by the transaction processor;

add proprietary information to the financial transaction account data and the travel transaction data, wherein the proprietary information relates to a host supplier network;

condition the data elements to create the travel expense, wherein the travel expense report includes line item detail including financial charge data from the financial transaction account data and travel transaction data;

~~analyze metadata associated with data elements of the financial transaction account data and data elements of the travel transaction data to determine relationships between the data elements;~~

position each of the data elements ~~according to the relationships and~~ in accordance with the categorized view instruction, wherein the data elements are marked as billed or unbilled; and

send the travel expense report to a client, wherein the client analyzes the travel expense report to determine a level of spend for a defined item over a defined time~~;~~

~~receiving the travel expense report.~~

7.   (previously presented) The method of claim 6, wherein the condition step includes converting the financial transaction account data and the transaction data from the disparate travel sources and the disparate financial sources into a single format.

8.   (previously presented) The method of claim 7, further including receiving the travel expense report within a formatted report.

9.   (previously presented) The method of claim 8, further including:

submitting a query associated with the request, wherein the query causes the host to process the retrieved transaction financial account data and the travel transaction data to extract account data satisfying parameters of the query; and

receiving the extracted account data.

10.   (previously presented) The method of claim 9, further including receiving the extracted account data within a formatted report.

11.   (currently amended) A system for providing an on-line travel expense report, comprising:

a computer useable medium having computer readable program code means embodied is said medium, said computer program product having:

~~computer readable program code means~~ a processor for receiving a request for the travel expense report, wherein the request includes data selection criteria comprising a corporate transaction account provider identifier, an air sector, and a fare basis code;

~~computer readable program code means for determining if the request includes a natural language query;~~

~~computer readable program code means~~ a processor for parsing the request to retrieve the data selection criteria ~~form the~~ from a natural language query ~~if~~ in response to the request including ~~includes~~ the natural language query, wherein the data selection criteria includes metadata comprising instructions for where to access travel transaction data and financial account data and how to access the travel transaction data and the financial account data;

~~computer readable program code means~~ a processor for receiving a categorized view instruction, wherein the categorized view instruction determines a data placement and format for the travel expense report;

~~computer readable program code means~~ a processor for formatting the data selection criteria in accordance with the metadata ~~format requirements of a plurality of disparate travel sources~~, wherein the metadata includes a location identifier corresponding to a ~~the~~ plurality of disparate travel sources and protocol instructions for the plurality of disparate travel sources, and wherein the plurality of disparate travel sources comprise at least one of: a Customer Reservations System (CRS) and an air carrier which store the travel transaction data including travel cost data;

~~computer readable program code means~~ a processor for formatting the data selection criteria in accordance with the metadata ~~format requirements of each of a plurality of disparate financial sources~~, wherein the metadata includes a location identifier corresponding to a ~~the~~ plurality of disparate financial sources and protocol instructions for the plurality of disparate financial sources, and wherein the plurality of disparate financial sources comprise financial

account providers which store <u>the</u> financial transaction account data including financial charge data;

~~computer readable program code means~~ <u>a processor</u> for retrieving the financial transaction account data, including the financial charge data, from at least one of the plurality of disparate financial sources in accordance with the data selection criteria;

~~computer readable program code means~~ <u>a processor</u> for retrieving the travel transaction data from at least one of the plurality of disparate travel sources in accordance with the data selection criteria, wherein the travel transaction data includes the travel cost data, the air sectors, and the fare basis codes provided by the air carrier and, wherein the travel transaction data is obtained by the transaction processor;

~~computer readable program code means~~ <u>a processor</u> for adding proprietary information to the financial transaction account data and the travel transaction data, wherein the proprietary information relates to a host supplier network;

~~computer readable program code means~~ <u>a processor</u> for adding to the travel expense report, line item detail including the financial charge data from the financial transaction account data and from the travel transaction data;

~~computer readable program code means for analyzing metadata associated with data elements of the financial transaction account data and data elements of the travel transaction data to determine relationships between the data elements;~~

~~computer readable program code means~~ <u>a processor</u> for positioning each of the data elements ~~according to the relationships and~~ in accordance with the categorized view instruction, wherein the data elements are marked as billed or unbilled;

~~computer readable program code means~~ <u>a processor</u> for conditioning the data elements to create the travel expense report for transmission to a client; and

~~computer readable program code means~~ <u>a processor</u> for sending the travel expense report to a client, wherein the client analyzes the travel expense report to determine a level of spend for a defined item over a defined time.

12.   (previously presented) A system for a client to obtain travel expense report, comprising:

~~computer readable program code means~~ <u>a processor</u> for having computer readable program code means embodied is said medium, said computer program product having:

~~computer readable program code means~~ a processor for submitting a request for account data;

~~computer readable program code means~~ a processor for having data retrieved from multiple sources to obtain the account data;

~~computer readable program code means~~ a processor for having the account data conditioned for transmission to the client; and

~~computer readable program code means~~ a processor for receiving the requested account data on-line.

~~computer readable program code means~~ a processor for submitting a request by the client for account data, wherein the request includes data selection criteria comprising a corporate transaction account provider identifier, an air sector, and a fare basis code and, wherein the request causes a host to:

~~determine if the request includes a natural language query;~~

parse the request to retrieve the data selection criteria ~~form the~~ from a natural language query ~~if~~ in response to the request including ~~includes~~ the natural language query, wherein the data selection criteria includes metadata, and wherein the metadata comprises instructions for where to access travel transaction data and financial account data and how to access the travel transaction data and the financial account data;

receive a categorized view instruction, wherein the categorized view instruction determines a data placement and format for the travel expense report;

format the data selection criteria in accordance with the metadata ~~format requirements of a plurality of disparate travel sources~~, wherein the metadata includes a location identifier corresponding to a ~~the~~ plurality of disparate travel sources and protocol instructions for the plurality of disparate travel sources, and wherein the plurality of disparate travel sources comprise at least one of: a Customer Reservations System (CRS) and an air carrier which store the travel transaction data including travel cost data;

format the data selection criteria in accordance with the metadata ~~format requirements of each of a plurality of disparate financial sources~~, wherein the metadata includes a location identifier corresponding to a ~~the~~ plurality of disparate financial sources and protocol instructions for the plurality of disparate financial sources, and wherein the plurality of disparate financial sources comprise financial account providers which store the financial transaction account data including financial charge data;

retrieve the financial transaction account data, including the financial charge data, from at least one of the plurality of disparate financial sources in accordance with the data selection criteria;

retrieve the travel transaction data from at least one of the plurality of disparate travel sources in accordance with the data selection criteria, wherein the travel transaction data includes the travel cost data, the air sectors, and the fare basis codes provided by the air carrier and, wherein the travel transaction data is obtained by the transaction processor;

add proprietary information to the financial transaction account data and the travel transaction data, wherein the proprietary information relates to a host supplier network;

condition the data elements to create the travel expense, wherein the travel expense report includes line item detail including financial charge data from the financial transaction account data and travel transaction data;

~~analyze metadata associated with data elements of the financial transaction account data and data elements of the travel transaction data to determine relationships between the data elements;~~

position each of the data elements ~~according to the relationships and~~ in accordance with the categorized view instruction, wherein the data elements are marked as billed or unbilled; and

send the travel expense report to a client, wherein the client analyzes the travel expense report to determine a level of spend for a defined item over a defined time~~;~~ ~~receiving the travel expense report.~~

13.   (previously presented) The method of claim 1, wherein the disparate financial sources include regional providers of the corporate transaction account that operate as at least one of: a wholly owned organization, a franchise, and a partnership.

14.   (previously presented) The method of claim 1, wherein loyalty points are applied to said travel cost data in order to offset the financial charge data in an amount equal to a value of said loyalty points.